Case 16-27677 Doc 1	Filed 08/29/16	Entered 08/29/16 15:14:29	Desc Main
Fill in this information to identify your case:		. of 51	
United States Bankruptcy Court for the:		NOPT STATES E	ANKRUPTCY COURT
Northern District of Illinois		ARN DIST	ANKRUPTCY COURT
Case number (# known):	Chapter you are filing	under:	טיייי אר נ
	Chapter 7 Chapter 11	JEFFREY D	~0/0
	☐ Chapter 12 ☐ Chapter 13	JEFFREY P. ALLSTE	Check if this is an
	- oneptor to		an Chard filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

P	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		•
	Write the name that is on your government-issued picture	Howard	
	identification (for example, your driver's license or	First name .	First name
	passport).	Middle name	Middle name
	Bring your picture	Owens	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	None	
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	xxx - xx - 2 3 9 4	xxx - xx
	your Social Security number or federal	OR .	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

Entered 08/29/16 15:14:29 Desc Main Case 16-27677 Doc 1 Filed 08/29/16

Document

Page 2 of 51

Case number (# known)\_

Debtor 1

Howard	Owens
First Name	Middle Name

Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN — - — — — — — —
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3245 S Prairie Ave Apt 531  Number Street	Number Street
		Chicago IL 60616 City State ZIP Code	City State ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Same	
		Number Street	Number Street
		P.O. Box	P.O. Box
	·	City State ZIP Code	City State ZiP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-27677 Doc 1 Filed 08/29/16

Document

Entered 08/29/16 15:14:29 Desc Main Page 3 of 51

Debtor 1

Howard Owens
First Name Middle Name

Last Name

Case number (#known)

P	Tell the Court Abou	t Your B	ankru	ptcy Case			
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
are choosing to file under		🗹 Cha	pter 7				
		☐ Cha	pter 11				
		☐ Cha	pter 12				
		☐ Cha	pter 13	<b>;</b>			
		·					
8. How you will pay the fee		loca your subr with	☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  ☐ I need to pay the fee in installments. If you choose this option, sign and attach the				
		Appl	ication	for Individuals to Pay	The Filing	Fee in Installme	nts (Official Form 103A).
		By la less pay t	w, a ju than 1: the fee	idge may, but is not re 50% of the official por	equired to, verty line that u choose th	waive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.
_	Unio vai Glad for	-					
9.	Have you filed for bankruptcy within the	☑ No					
	last 8 years?	☐ Yes.	District		When	MM / DD / YYYY	Case number
			District		When		Case number
			<b>.</b>			MM/DD/YYYY	
			District		When	MM / DD / YYYY	Case number
10.	Are any bankruptcy	No No					
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor				Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known
			Debtor				Relationship to you
			District		When	MM/DD/YYYY	Case number, if known
						THIN DOT THE	
11.	Do you rent your residence?	☐ No. ☑ Yes.	Go to I Has yo	our landlord obtained an	eviction judg	ment against you	and do you want to stay in your
				. Go to line 12.			
				s. Fill out <i>Initial Stateme</i> s bankruptcy petition.	ent About an l	Eviction Judgment	Against You (Form 101A) and file it with

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 4 of 51

Howard Owens
First Name Middle Name Lest Name Case number (# known)

First Name Middle Nam	e Last Name				
Part 3: Report About Any E	Businesses You Own as a Sole Proprietor				
12. Are you a sole proprietor of any full- or part-time	☑ No. Go to Part 4.				
business?	☐ Yes. Name and location of business				
A sole proprietorship is a business you operate as an					
individual, and is not a separate legal entity such as	Name of business, if any				
a corporation, partnership, or LLC.	Number Street				
If you have more than one sole proprietorship, use a separate sheet and attach it					
to this petition.	City State ZtP Code				
	Check the appropriate box to describe your business:				
	Health Care Business (as defined in 11 U.S.C. § 101(27A))				
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
	Stockbroker (as defined in 11 U.S.C. § 101(53A))				
	Commodity Broker (as defined in 11 U.S.C. § 101(6))				
	☐ None of the above				
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).				
debtor? For a definition of small	☐ No. I am not filing under Chapter 11.				
business debtor, see 11 U.S.C. § 101(51D).	□ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
	☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Attention				
14. Do you own or have any	☑ No				
property that poses or is alleged to pose a threat	Yes. What is the hazard?				
of imminent and					
identifiable hazard to public health or safety?	· <del></del>				
Or do you own any					
property that needs immediate attention?	If immediate attention is needed, why is it needed?				
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					

Number

City

Street

Where is the property?

ZIP Code

State

Debtor 1

Debtor 1

Howard Owens

ast Name

Case number (# known)

Part 5:

#### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

<b>About</b>	Debtor	1
--------------	--------	---

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
  - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
  - I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
  - ☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Page 6 of 51

Debtor 1

Howard Owens

Case number (if known)

Part 6: Answer	These Ques	tions for Reporting Purposes		
16. What kind of do you have?	ebts do	16a. Are your debts primarily of as "incurred by an individual pri ☐ No. Go to line 16b. ☑ Yes. Go to line 17.		ner debts are defined in 11 U.S.C. § 101(8) or household purpose."
		16b. Are your debts primarily t		s debts are debts that you incurred to obtain
		money for a business or investi  No. Go to line 16c.	ment or through the operation	n of the business or investment.
		Yes. Go to line 17.		(
		16c. State the type of debts you owe	e that are not consumer debts	s or business debts.
- A			· · · · · · · · · · · · · · · · · · ·	
17. Are you filing u Chapter 7?	inder	☐ No. I am not filing under Chapte		
Do you estimat any exempt pro		Yes. I am filing under Chapter 7. administrative expenses are	Do you estimate that after an e paid that funds will be availa	ny exempt property is excluded and able to distribute to unsecured creditors?
excluded and administrative		<b>☑</b> No		
are paid that fu available for di to unsecured c	nds will be stribution	☐ Yes		
18. How many cred	ditors do	<b>1</b> -49	<b>1</b> ,000-5,000	25,001-50,000
you estimate the		□ 50-99	5,001-10,000	<b>50,001-100,000</b>
Ower		☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
19. How much do y		\$0-\$50,000	\$1,000,001-\$10 million	□ \$500,000,001-\$1 billion
estimate your a be worth?	issets to	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	
20. How much do y		\$0-\$50,000	\$1,000,001-\$10 million	<b>\$500,000,001-\$1</b> billion
estimate your l to be?	iabilities	\$50,001-\$100,000 \$100,001-\$500,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 millior	_ : : : : : : : : : : : : : : : : : : :
		\$500,001-\$1 million	\$100,000,001-\$100 million	
Part 7: Sign Bel	ow	<del>.</del>		
For you		I have examined this petition, and I correct.	declare under penalty of perju	ury that the information provided is true and
				oceed, if eligible, under Chapter 7, 11,12, or 13 nder each chapter, and I choose to proceed
		this document, I have obtained and	read the notice required by 11	
		-		States Code, specified in this petition.
		I understand making a false stateme with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519 and	fines up to \$250,000, or impr	btaining money or property by fraud in connection risonment for up to 20 years, or both.
		* Howall	1. Liverts	
		\$ignature of Debter 1	116 si	ignature of Debtor 2
		Executed on O		xecuted on

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 7 of 51

Debtor 1

<b>Howard</b>	<u>Owens</u>	
îrst Name	Middle Namo	Last Name

Case number (if incom)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

:	Date				
Signature of Attorney for Debtor		MM /	DD /YYYY		
Printed name	···-				
Firm name					
Number Street		_			
City	State	ZIP Code			
Contact phone	Email address	<u></u>		<u>.                                    </u>	
		_			
Bar number '	State .	=			

Case 16-27677

Doc 1

Filed 08/29/16 Document Entered 08/29/16 15:14:29 Page 8 of 51

Desc Main

Debtor 1

Howard Owens
First Name Middle Name

Lest Name

Case number (# known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious ac consequences?	tion with long-term financial and legal
□ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso	
☐ No ☑ Yes	
Did you pay or agree to pay someone who is not an at	tomey to help you fill out your bankruptcy forms?
Yes. Name of Person Cecil Davis Attach Bankruptcy Petition Preparer's Notice, Dec	claration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the ri have read and understood this notice, and I am aware attorney, may cause me to lose my rights or property if	that filing a bankruptcy case without an
* However I wents	
Signature of Debtor 1	Signature of Debtor 2
Date MM/DD YYYY	Date MM / DD /YYYY
Contact phone (312) 478-9587	Contact phone
Cell phone	Cell phone
Email address howardowens2009@yahoo.com	Email address

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 9 of 51

Fill in this in	formation to ide	ntify your case:		
Debtor 1	Howard Ower	าร		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	r the: Northern District of Illinois		▼
Case number				
	(If known)			

Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

nformation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended your original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.  Part 1: Summarize Your Assets	schedules after you file
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	Your assets Value of what you own \$ 0.00 \$ 2,760.00 \$ 2,760.00
Part 2: Summarize Your Liabilities	· · · · · · · · · · · · · · · · · · ·
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Your liabilities Amount you owe  \$ 0.00 \$ 0.00  + \$ 15,153.00  \$ 15,153.00
. Schedule I: Your Income (Official Form 106I)	4.054.00
Copy your combined monthly income from line 12 of Schedule I	\$1,051.00
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22c of Schedule J	s1,113.00

P	Part 4: Answer These Questions for Administrative and Statistical Records	
6.	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?	
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you Yes	ur other schedules.
7.	7. What kind of debt do you have?	
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a family, or household purpose." 11 U.S.C. § 101(8), Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this this form to the court with your other schedules.	box and submit
8.	<ol> <li>From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.</li> </ol>	\$0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$
9d. Student loans. (Copy line 6f.)	\$
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$8

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 1 of 51 Fill in this information to identify your case and this filing: Howard Owens Debtor 1 First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name ~ United States Bankruptcy Court for the: Northern District of Illinois Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ■ Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put ■ Single-family home the amount of any secured claims on Schedule D; Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description ☐ Condominium or cooperative Current value of the Current value of the ■ Manufactured or mobile home entire property? portion you own? ☐ Land Investment property Describe the nature of your ownership ☐ Timeshare City ZIP Code State interest (such as fee simple, tenancy by Other\_ the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only County Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put ☐ Single-family home the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description Condominium or cooperative Current value of the Current value of the Manufactured or mobile home entire property? portion you own? Land ■ Investment property Describe the nature of your ownership ☐ Timeshare City State ZIP Code interest (such as fee simple, tenancy by ☐ Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:

Debtor 1	First Name Middle Name Last Nam	Filed 08/29/16 Entered 08/29/16 1 Document Page 12 of 51 number (#1	5:14:29 Desc N	
	Frist Netrie Manue Manue Last Nam	bocument rage 12 of 31		ı
1.3.	Street address, if available, or other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cl the amount of any secure Creditors Who Have Clair	ed claims on Schedule D:
		Condominium or cooperative  Manufactured or mobile home	entire property?	portion you own?
		Land	\$	\$
	City State ZIP Code	Investment property	Describe the nature	of vour ownershin
	City State ZIP Code	☐ Timeshare ☐ Other	interest (such as fee the entireties, or a lif	simple, tenancy by
		Who has an interest in the property? Check one.		
		Debtor 1 only		
	County	Debtor 2 only		
		Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
		At least one of the debtors and another	(see instructions)	
		Other information you wish to add about this ite property identification number:		
Add t	the dollar value of the portion you own for	all of your entries from Part 1, including any entries	s for pages	\$ 0.00
-	Describe Your Vehicles			
art 2:	Describe Your Vehicles	est in any vehicles, whether they are registered or	not? Include any vehicle:	s
art 2: o you c	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
o you o	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic , vans, trucks, tractors, sport utility vehicle	le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
art 2: o you c	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic , vans, trucks, tractors, sport utility vehicle	le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
o you cou own Cars,  V No	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic , vans, trucks, tractors, sport utility vehicle to	ele, also report it on Schedule G: Executory Contracts a	and Unexpired Leases.	
o you cou own Cars,	own, lease, or have legal or equitable interesthat someone else drives. If you lease a vehicle, vans, trucks, tractors, sport utility vehicle to es	tle, also report it on Schedule G: Executory Contracts as, motorcycles  Who has an interest in the property? Check one.	not? Include any vehicles and Unexpired Leases.  Do not deduct secured cla the amount of any secure	aims or exemptions. Put
o you cou own Cars,  V No	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic , vans, trucks, tractors, sport utility vehicle to	ele, also report it on Schedule G: Executory Contracts and states, motorcycles  Who has an interest in the property? Check one.  Debtor 1 only	and Unexpired Leases.  Do not deduct secured cla	aims or exemptions. Put d claims on <i>Schedule D:</i>
o you cou own Cars,  V No	own, lease, or have legal or equitable interesthat someone else drives. If you lease a vehicle, vans, trucks, tractors, sport utility vehicle to es	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property.
o you con own Cars,	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle of the someone else drives, sport utility vehicle of es  Make:  Model:  Year:  Approximate mileage:	ele, also report it on Schedule G: Executory Contracts and states, motorcycles  Who has an interest in the property? Check one.  Debtor 1 only	and Unexpired Leases.  Do not deduct secured dathe amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property.
o you con own Cars,	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicle les  Make:  Model:  Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
o you con own Cars, V No.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle of the someone else drives, sport utility vehicle of es  Make:  Model:  Year:  Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the entire property?	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
o you con own Cars, I No You	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle of the control	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the entire property?	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
o you con own Cars, I No You	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle to es.  Make:  Model: Year: Approximate mileage: Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure	aims or exemptions. Put d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
o you con own Cars, I You 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle of the someone else drives, sport utility vehicle of es.  Make:  Model:  Year:  Approximate mileage: Other information:  own or have more than one, describe here:  Make:  Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$  Do not deduct secured class the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$
o you cou own Cars, No. You 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle to es.  Make:  Model: Year: Approximate mileage: Other information:  Make:  Make:  Model: Year:  Approximate more than one, describe here:  Make: Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured clathe amount of any secure Creditors Who Have Clain  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clain  Current value of the	aims or exemptions. Put d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
lart 2:  lo you cou own  Cars,  You  3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle of the someone else drives, sport utility vehicle of es.  Make:  Model:  Year:  Approximate mileage: Other information:  own or have more than one, describe here:  Make:  Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$  Do not deduct secured class the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$

Debtor 1	Howard 16w275677 Doc 1 First Name Middle Name Last Name	Filed 08/29/16 Entered 08/29/16 19 Document Page 13 of 51 number (# k	5:14:29 Desc N	lain 
3.3.	Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured dathe amount of any secure Creditors Who Have Claim Current value of the entire property?	i claims on Schedule D:
3.4.	Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured dathe amount of any secure Creditors Who Have Clain  Current value of the entire property?  \$	l claims on Schedule D:
Exam	<i>ples:</i> Boats, trailers, motors, personal wateron o	er recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accesso  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ries  Do not deduct secured cla the amount of any secure Creditors Who Have Clain	I claims on Schedule D: as Secured by Property.
	Other information:	☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?
-	own or have more than one, list here:  Make:  Model:  Year:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property?	I claims on Schedule D:
		instructions)  Ill of your entries from Part 2, including any entries		0.00

Debtor 1

Herrard Lowers677

Doc 1

c 1 Filed 08/29/16 Entered 08/29/16 15:14:29

Last Name Document Page 14 of 51

Desc Main

#### **Describe Your Personal and Household Items** Part 3:

Do	you own or have any legal or equitable interest in any of the following items?	Current value portion you of Do not deduct so or exemptions.	own?
6.	Household goods and furnishings		
	Examples: Major appliances, furniture, linens, china, kitchenware		
	☑ No		
	☐ Yes. Describe Furniture, kitchenware, bedroom set	¢	1,460.00
		<b>*</b>	
7.	Electronics		
	Examples: Televisions and radios; audio, vídeo, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games		
	☑ No		
	Yes. Describe Tellevision, cell phone	\$	450.00
			-
8.	Collectibles of value		
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles		
	☑ No ☐ Yes, Describe		
	Yes. Describe	\$	
_			
	Equipment for sports and hobbies		
	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments		
	☑ No ☐ Yes. Describe		
	Tes. Describe	\$	
٠.	F!		
	Firearms		
	Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No		
	Yes. Describe		
	Tes, Describe	\$	
11.	Clothes		
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories		
	No		
	Yes. Describe Everyday clothes	\$	850.00
		Φ	
	Jewelry		
	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gerns, gold, silver		
	Mo	_	
	Yes. Describe	\$	<del></del>
13.	Non-farm animals		
	Examples: Dogs, cats, birds, horses		
	☑ No		
	Yes, Describe		
	T CO, DEBOING AMAIN.	\$	<del></del>
14.	Any other personal and household items you did not already list, including any health aids you did not list		
	☑ No		
	☐ Yes. Give specific	œ	
	information	Ψ	
15.	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached		2.760.00
	for Part 3. Write that number here	<b>\$</b>	2,760.00

Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29

Last Name Document Page 15 of 51

Desc Main

Part 4: Describe Your Financial Assets

Do you own or have any	legal or equitable interest in	any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash Examples: Money you	have in your wallet, in your hon	e, in a safe deposit box, and on hand when you fi	le your petition	
No No				
☐ Yes	······································		Cash;	\$
17. Deposits of money Examples: Checking, s and other s	savings, or other financial accou imilar institutions. If you have m	nts; certificates of deposit; shares in credit unions ultiple accounts with the same institution, list each	, brokerage houses,	
Yes		Institution name:		
	17.1, Checking account:	<u> </u>	<del></del>	\$
	17.2. Checking account:		····	\$
	17.3. Savings account:			\$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:		·	\$
	17.6. Other financial account:			\$
	17.7. Other financial account:			\$
	17.8. Other financial account:			\$
	17.9. Other financial account:		<del></del>	\$
	or publicly traded stocks investment accounts with broke Institution or issuer name:	erage firms, money market accounts		
				\$
			· <del>-</del> · -	\$
	· · · · · · · · · · · · · · · · · · ·			\$
19. Non-publicly traded s an LLC, partnership, a		ated and unincorporated businesses, includin	g an interest in	
☑ No	Name of entity:		% of ownership:	
Yes. Give specific information about			0%%	\$
them		<del> </del>	<u>0%</u> %	\$
		<del></del>	<u>0%_</u> %	\$

Debtor 1

Middle Name	Last Name	Document	_

Howard 16 27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Page 16 of 51

<b>1</b> No			
Yes. Give specific	Issuer name:		
information about them			\$
			\$
			\$
tirement or pension amples: Interests in If		401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
No .	, ,	(,, (,,	
Yes. List each			
account separately.	Type of account:	Institution name:	
	401(k) or similar plan	ı:	\$
	Pension plan:	<del></del>	\$
	IRA:		\$
	Retirement account:	· · · · · · · · · · · · · · · · · · ·	\$
			_
	Keogh:		\$
	Additional account:		\$
ur share of all unused amples: Agreements v	l deposits you have	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ <u> </u>
ur share of all unused amples: Agreements on apanies, or others	prepayments I deposits you have	made so that you may continue service or use from a company	\$
or share of all unused comples: Agreements of the panies, or others No	prepayments I deposits you have with landlords, prep	made so that you may continue service or use from a company	\$
or share of all unused amples: Agreements of apanies, or others No	prepayments I deposits you have with landlords, prep	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$\$
or share of all unused amples: Agreements of apanies, or others No	prepayments I deposits you have with landlords, prep	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, prepa	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ \$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, prepare li Electric: Gas: Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ \$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, prepare li Electric: Gas: Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications name or individual:	\$ \$ \$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, prepayments Electric:  Gas:  Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications name or individual:	\$ \$ \$ \$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, preparents  Electric:  Gas:  Heating oil:  Security deposit on reparents	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications name or individual:	\$\$ \$\$ \$\$ \$\$
or share of all unused amples: Agreements of apanies, or others No	prepayments I deposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$\$ \$\$ \$\$ \$\$
or share of all unused amples: Agreements of apanies, or others No	prepayments I deposits you have with landlords, preparents Electric: Gas: Heating oil: Security deposit on repreparents Telephone: Water:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$\$ \$\$ \$
or share of all unused comples: Agreements of opanies, or others No	prepayments I deposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$\$ \$\$ \$\$ \$\$ \$\$
or share of all unused imples: Agreements of opanies, or others No Yes	prepayments I deposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$\$ \$\$ \$
ar share of all unused amples: Agreements of the standard of t	prepayments I deposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$\$ \$\$ \$
ar share of all unused amples: Agreements of an appropriate of others  No Yes	prepayments I deposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:  ental unit:  ental unit:  ental unit:  for money to you, either for life or for a number of years)	\$\$ \$\$ \$
tamples: Agreements of mpanies, or others  No Yes	prepayments I deposits you have with landlords, prepayments Electric: Gas: Heating oil: Security deposit on reprepaid rent: Telephone: Water: Rented furniture: Other:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:  ental unit:  ental unit:  ental unit:  for money to you, either for life or for a number of years)	\$\$ \$\$ \$

Debtor 1	First Name Middle Na	77 Doc 1	Filed 08/29 Name Documer	9/16 E nt Pa	Intered 08/2 age 17 of $^{\circ}$	29/16 15:14:29   E p number (if known)	Desc Main
	s in an education IRA, C. §§ 530(b)(1), 529A(b			E progran	ı, or under a qua	alified state tuition progra	m.
☑ No		,,					
	1>1>141	Institution name	and description S	eografaly fi	le the records of	any interests.11 U.S.C. § 5	21/a):
		insulation name	and description. O	cparately ii	ic the records of	arry interests. Fr 0.0.0. g 0.	21(0).
							\$
			• • • • • • • • • • • • • • • • • • • •				\$
							\$ <u>-</u>
5. Trusts, e exercisa	equitable or future into able for your benefit	erests in proper	ty (other than any	thing liste	ed in line 1), and	rights or powers	
<b>☑</b> No	•						
	. Give specific						
	mation about them						\$
Example	, copyrights, trademar es: Internet domain nam			-		is	·
☑ No							
	. Give specific mation about them						\$
Example  No Yes.	es, franchises, and oth es: Building permits, exc . Give specific mation about them	_	_	ation holdii	ngs, liquor licenso	es, professional licenses	\$
Money or p	property owed to you?						Current value of the portion you own? Do not deduct secured claims or exemptions.
8. Tax refu	inds owed to you						
☑ No							
	Give specific information					Federal:	\$
	about them, including v you already filed the re					State:	\$
	and the tax years					Local:	\$
						Local.	Ψ
9. Family s Example		n alimony, spous	sal support, child s	upport, ma	ntenance, divorc	e settlement, property settle	ement
☑ No							
Yes.	Give specific information	n				All	•
						Alimony:	\$
						Maintenance:	\$
						Support;	\$
						Divorce settlement:	\$
						Property settlement	<b>. \$</b>

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,
Social Security benefits; unpaid loans you made to someone else

**☑** No

☐ Yes. Give specific information......

Debtor 1	Howard Divers 77 DO	c 1 Filed 08/29/16  Last Name Document	Entered 08/29/16 15:14:29 Page 18 of 51	Desc Main
		ce; health savings account (HSA	A); credit, homeowner's, or renter's insuranc	ce
☐ Ye	s. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
	-			<b>\$</b>
				<b></b> \$
If you a	ty because someone has died.		ance policy, or are currently entitled to recei	\$ive
_	s. Give specific information			<b>¢</b>
Examp No	s against third parties, whether or les: Accidents, employment dispute s. Describe each claim			
to set o	off claims	s of every nature, including co	ounterclaims of the debtor and rights	\$
☐ Yes	s. Describe each claim			\$
35. Anv fin	ancial assets you did not already	list		
` 🗹 No	• • • • • • • • • • • • • • • • • • • •			
☐ Yes	s. Give specific information			\$
	e dollar value of all of your entries t 4. Write that number here		itries for pages you have attached	<b>\$\$</b> 2,760.00
Part 5:	Describe Any Business-F	Related Property You O	wn or Have an Interest In. List	any real estate in Part 1.
☑ No.	own or have any legal or equitab Go to Part 6. Go to line 38.	le interest in any business-rela	ated property?	
				Current value of the portion you own?  Do not deduct secured claims or exemptions.
	its receivable or commissions yo	u already earned		·
No D	. Describe			
■ Tes	, pesulbe			\$

☐ Yes. Describe......

No No

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, moderns, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

Debtor 1	Howard of	Middle Name	Doc 1	Filed 08/29/16 Document	Entered 08/29/16 1 Page 19 of 51	5:14:29 ************************************	Des	sc Main
40. Machine	ery, fixtures, e	quipment, su	ιpplies you ι	ise in business, and to	ols of your trade			
☑ No ☐ Yes	. Describe							\$
41. Invento	ry							
☐ Yes	. Describe							\$
	s in partnershi	ps or joint v	entures					
☑ No	Doceribo							
La res	. Describe	Name of entir				% of ownersh	-	_
		•		· · · · · · · · · · · · · · · · · · ·		% %		\$ \$
					·	% %		\$ \$
				•				
43. Custom	er lists, mailin	g lists, or otl	her compilat	ions				
	. Do your lists	include pers	onally identi	fiable information (as o	defined in 11 U.S.C. § 101(41A	))?		
	□ No							
	Yes. Desci	ribe						\$
	siness-related (	property you	ı did not alre	ady list				
Mar No □ Voc	. Give specific							
	mation							\$
		· · · · · ·						\$
		-						\$
			<del></del>	<del></del>	<u>.</u>			\$
					·			\$
			·····			<del></del>		\$
					ntries for pages you have att		.→	\$ 0.00
Part 6:				cial Fishing-Related and, list it in Part 1.	Property You Own or Ha	ve an Intere	st In.	
46. <b>Do yo</b> u	own or have a	ny legal or e	quitable inte	rest in any farm- or cor	nmercial fishing-related prop	erty?		<del></del>
	Go to Part 7. Go to line 47.							
								Current value of the portion you own?  Do not deduct secured claims
47. Farm ar	nimals							or exemptions.
Example	es: Livestock, po	oultry, farm-ra	ised fish					
<b>⊿</b> No				•				
☐ Yes.								
								\$

Debtor 1	First Name Middle Name		Document	/16 <del></del> -	Entered U	8/29/16 15:14:2 Case number (# known) 51	.9 De	sc Mair	<u></u>
	Liter Learnes Number Learnes	East Name	Document		r age 20 or	<b>31</b>			
48. <b>Crops</b> -	either growing or harveste	d							
<b>☑</b> No									
	. Give specific rmation							\$	
49.Farm a	nd fishing equipment, imple	ments, machin	ery, fixtures, a	ınd to	ols of trade				
✓ No		•	•						
☐ Yes	***************************************							\$	
50 <b>F</b>	ad Malistra and a Processia. T							Φ	
DU. Farm a	nd fishing supplies, chemica	ais, and feed							
	***************************************								
								\$	
_	m- and commercial fishing-	related property	y you did not a	alread	y list				
☐ No ☐ Yes	. Give specific								
	rmation							\$	
	e dollar value of all of your e		_	_		_		\$	_ 
for Par	t 6. Write that number here	***************************************		••••••					
Part 7:	Describe All Propert	y You Own	or Have an	Inte	rest in That	You Did Not List	Above		
53. Do you	have other property of any	kind you did no	ot already list?	?	-		•		
_	s: Season tickets, country club me	embership							
☑ No ☐ Yes	. Give specific							\$	<del>.</del>
	mation							\$	
								\$	<del></del>
54 Add the	dollar value of all of your e	ntries from Par	t 7. Write that :	numh	er here		_	\$	0.00
0 1.7 tag tild	dona, value et un et yeur e		tr. wille that	1141112	OI 11010				
Part 8:	List the Totals of Ea	-h D-u4 -641	L:- <b>-</b>						
rait o:	List the Totals of Ea	ca Part of ti	nis Form	<del></del>	<del></del>	***********			<del></del>
55. Part 1:	Total real estate, line 2	•••••••••••			••••••		<b>→</b>	\$	0.00
56. Part 2:	Total vehicles, line 5			\$	0.00				
57. Part 3: 7	Fotal personal and househo	ld items, line 1	5	\$	2,760.00				
58. <b>Part 4:</b> 1	Fotal financial assets, line 30	6		\$	0.00				
59. <b>Part 5:</b> 1	Total business-related prope	erty, line 45		\$	0.00				
60. <b>Part 6:</b> 1	Total farm- and fishing-relate	ed property, lin	e 52	\$	0.00				
61. <b>Part 7:</b> 1	Total other property not liste	ed, line 54	+	F\$	0.00				
62. Total pe	ersonal property. Add lines 50	6 through 61	74°4° * * * * * * * * * * * * * * * * * *	\$	2,760.00	Copy personal propert	y total 👈	+\$	2,760.00
									0.700.00
63. Total of	all property on Schedule A/	B. Add line 55 +	line 62		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		*****	\$	2,760.00

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 21 of 51

		Docamone	1 age 21 6. 61	
Fill in this inforr	nation to identify your case:			
Debior   -	ward Owens			•
First Debtor 2	Name Middle Name	Last Name		
(Spouse, if filing) First	Name Middle Name	Last Name		
United States Bank	cruptcy Court for the:Northern Distr	ict of Illinois		
Case number	· · · · · · · · · · · · · · · · · · ·			☐ Check if this is a
(If known)	<del> </del>			amended filing
Official For	rm 106C			
Schedu	le C: The Pro	perty You	Claim as Exempt	<b>t</b> 04/16
				· · · · · · · · · · · · · · · · · · ·
Using the property space is needed, f	you listed on Schedule A/B: Pro	perty (Official Form 106/	gether, both are equally responsible for s VB) as your source, list the property that dditional Page as necessary. On the top	you claim as exempt. If more
•	, ,	4	4 546	
			rmount of the exemption you claim. Or fair market value of the property bein	
of any applicable	statutory limit. Some exempti	ions—such as those for	health aids, rights to receive certain l	benefits, and tax-exempt
			claim an exemption of 100% of fair ma	
-	ion to a particular dollar amou to the applicable statutory am		property is determined to exceed that	amount, your exemption
Hodid bo illinoa	to allo applicable ordinately and			
Part 1: Iden	tify the Property You Clair	m as Exempt		
1. Which set of	exemptions are you claiming	? Check one only, even it	f your spouse is filing with you.	
	laiming state and federal nonba		U.S.C. § 522(b)(3)	
☐ You are o	laiming federal exemptions. 11	U.S.C. § 522(b)(2)		
2. For any prop	erty you list on Schedule A/B	that you claim as exem	pt, fill in the information below.	
	otion of the property and line on B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief	Harrachald manda	-1 460 00	П.	735 ILCS 5/12-1001(b)
description:	Household goods	\$ <u>1,460.00</u>	\$ 2 100% of fair market value, up to	
Line from Schedule A/I	<sub>a</sub> . 6		any applicable statutory limit	
Concadic 701	·			
Brief	Electronics	\$450.00	<b>Q</b> \$	735 ILCS 5/12-1001(b)
description: Line from	<u></u>		100% of fair market value, up to	
Schedule A/L	3: <u>7</u>		any applicable statutory limit	
Brief	Wearing apparel	*0EU UU	П	735 ILCS 5/12-1001(a)
description:	Wearing apparel	\$ <u>850.00</u>	\$ 100% of fair market value, up to	• •
Line from Schedule A/L	<b>-</b>		any applicable statutory limit	
001.000.0771	<u> </u>	,		
•	ming a homestead exemption			
• •	djustment on 4/01/19 and every	3 years after that for case	es filed on or after the date of adjustment	.)
Ø No			AAAM daar bafaara ah ah ah ah ah ah	
·	you acquire the property covered	a by the exemption within	1,215 days before you filed this case?	
□ No				

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 22 of 51

		<u> </u>			. ago 2	0. 0 <u>.</u>			
F	ill in this ir	nformation to identify your o	case:						
Γ,	Debtor 1	Howard Owens				1			
	Jeptor 1		die Name	Last Name		İ			
	Debtor 2 Spouse, if filing	) Eart Name Mid	de Name	Last Name					
1 `	•			2000					
١	Jnited States	Bankruptcy Court for the: Northe	em District of Illinois						
	Case number							☐ Check if	f this is an
L	(If known)				•	J		amende	
(	Official	Form 106D							
-	e - b	lule D: Credito	vo Who Li	ove C	laims	Saaiir	d by Pro	ortv	12/15
_				<del></del>				. <del>.</del>	
E	3e as comp	lete and accurate as possib . If more space is needed, c	le. If two married p	eople are fil	ing togethe	r, both are eq	ually responsible f	or supplying correct	: anv
i a	ntormation Idditional p	i. It more space is needed, c pages, write your name and	opy the Additional case number (if kn	rage, nii ii c own).	out, Humber	uie enuies,	and attach it to this	ionii. On the top of	ally
	•		•	•					
1.		reditors have claims secure							
		heck this box and submit this		h your other :	schedules. Y	ou have nothi	ng else to report on	this form.	
	☐ Yes. F	Fill in all of the information belo	ow.						
В	ort 11	ist All Secured Claims							
-	art 1: L	ist All Secured Claims		-			Column A	Column B	Column C
2.	List all se	cured claims. If a creditor ha	is more than one sec	cured claim, I	ist the credit	or separately	Amount of claim	Value of collateral	Unsecured
	for each o	claim. If more than one credito as possible, list the claims in a	or has a particular cla	aim, list the o	ther creditor	s in Part 2.	Do not deduct the	that supports this claim	portion
	As much :	as possible, list the claims in a	aipiiabelicai oidei at	cording to an	e deditor s r	iailie.	value of collateral.	Ciain	If any
2.	.1		Describe the p	roperty that s	secures the c	:laim:	\$	<b>\$</b> :	\$
	Creditor's N	ame	<del></del>						
	None	Street	<u></u>						
	Number	28661	As of the date	vou file, the c	claim is: Che	ck all that apply.			
		···	Contingent	, , ,					
			Unliquidated						
	City	State ZIP Code	☐ Disputed						
	Who owes	the debt? Check one.	Nature of lien.	Check all that a	apply.				
	Debtor 1		☐ An agreeme	nt you made (s	ach as mortga	age or secured			
	Debtor 2	•	car loan)  Statutory lier	n (euch as tay l	ien mechanic	's lien)			
		1 and Debtor 2 only one of the debtors and another	☐ Judgment lie			,			
	_		Other (included)	ling a right to o	offset)		_		
		if this claim relates to a mity debt							
		was incurred	Last 4 digits of	account nur	mber				
2	.2		Describe the p	roperty that s	secures the	claim:	\$	_ \$	\$
	Creditor's N	ame							
	Number	Street	As of the date	vou file the	claim is: Che	ck all that annly			
		<del></del>	Contingent	you mo, mo v		on an arac apply	•		
			☐ Unliquidated	l					
	City	State ZIP Code	☐ Disputed					•	
	Who owes	the debt? Check one.	Nature of lien.	Check all that	apply.				
	Debtor ·	•	☐ An agreeme	nt you made (s	such as mortga	age or secured			
	Debtor 2		car loan)  Statutory lie	n feuch na tarri	lion machasis	te lian)			
		1 and Debtor 2 only	Judgment lie	•		s iieiij			
	At least	one of the debtors and another	Other (included)				_		
		if this claim relates to a	·	•					
		unity debt was incurred	Last 4 digits of	f account nui	mber				
		dollar value of your entries	-			ber here:	\$	.1	
	AUU IIIC	Total Talac of Jour Chipses		L9-,,					

Fil	I in this information to identify your case:	iled 09/20/16	:14:29 D	esc Main	
Do	btor 1 Howard Owens	0.01			
1	First Name Middle Name	Last Narne			
	botor 2 pouse, if filing) First Name Middle Name	Last Name			
Un	ited States Bankruptcy Court for the: Northern District of	of Illinois			
Ca	ise number 6				k if this is an
(If	known)			amer	nded filing
	ficial Form 106E/F				
Sc	chedule E/F: Creditors W	ho Have Unsecured Clair	ns		12/15
List A/B crec need any	the other party to any executory contracts or u : Property (Official Form 106A/B) and on Schedo litors with partially secured claims that are liste	,	ist executory co Official Form 1 red by Propert)	ontracts on So 106G). Do not y. If more space	chedule include any ce is
	Do any creditors have priority unsecured claims	· · . · . · . · . · . · . · . · . ·			
	No. Go to Part 2.				
	Yes.				
	each claim listed, identify what type of claim it is. If	editor has more than one priority unsecured claim, list to a claim has both priority and nonpriority amounts, list the	nat claim here a	nd show both p	riority and
		laims in alphabetical order according to the creditor's r Part 1. If more than one creditor holds a particular clair			
	(For an explanation of each type of claim, see the in				
			Total claim	Priority amount	Nonpriority amount
2.1		Land of Party of Committee	¢	•	¢
ш	Priority Creditor's Name	Last 4 digits of account number	Ψ	_ \$ <u></u>	_ <del>-</del>
	Number Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that appl	<b>y</b> .		
	City State ZIP Code	☐ Contingent	•		
	•	Unliquidated			
	Who incurred the debt? Check one.  Debtor 1 only	☐ Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	- ·			
	At least one of the debtors and another	Domestic support obligations			
	☐ Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were			
	Is the claim subject to offset?	intoxicated			
	No	Other. Specify	_		
	Yes		_		
2.2		Land A. Warfe of Community of the Commun			
	Priority Creditor's Name	Last 4 digits of account number	\$	_ \$	. \$
	Number Street	When was the debt incurred?			
	Notifices Sacret	As of the date you file, the claim is: Check all that appl	y.		
		☐ Contingent			
	City State ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Domestic support obligations			
	At least one of the debtors and another	☐ Taxes and certain other debts you owe the government			
	Check if this claim is for a community debt	☐ Claims for death or personal injury while you were			
	·	intoxicated			
	Is the claim subject to offset?	Other. Specify	=		
	□ Yes				
	_ ,~~				

Deb	First Name Middle Name Last Name	Eiled 08/29/16 Entered 08/29/16 15:1 Document Page 24 of 51	. <mark>4</mark> :29 De	sc Main	<del></del>
	rt 1: Your PRIORITY Unsecured Claims	- · · · · · · · · · · · · · · · · · · ·	<del> </del>		<del>"</del>
Afte	er listing any entries on this page, number them	n beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
	Priority Creditor's Name	Last 4 digits of account number	\$	_ \$	. \$
	Number Street	When was the debt incurred?			
	Trained Sidest	As of the date you file, the claim is: Check all that apply.			
		☐ Contingent			
	City State ZIP Code	☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only	Domestic support obligations			
	Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
	At least one of the debtors and another	Claims for death or personal injury while you were			
	☐ Check if this claim is for a community debt	intoxicated  Other. Specify			
	Is the claim subject to offset?				
	□ No				
	Yes				
			_		
	Priority Creditor's Name	Last 4 digits of account number	\$	. \$	\$
		When was the debt incurred?			
	Number Street	As at the date you file the plains in Check all that are le			
		As of the date you file, the claim is: Check all that apply.			
	City State ZIP Code	☐ Contingent☐ Unliquidated			
	•	Disputed			
	Who incurred the debt? Check one.				
	Debtor 1 only Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	☐ At least one of the debtors and another	☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were			
	☐ Check if this claim is for a community debt	intoxicated			r
		Other. Specify			
	Is the claim subject to offset?				
	□ Yes				
	Priority Creditor's Name	Last 4 digits of account number	\$	. \$	\$
		When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	City State ZIP Code	☐ Contingent ☐ Unliquidated			
	State ZIP Code	Disputed			
	Who incurred the debt? Check one.	·			
	Debtor 1 only Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were			
	$f \Box$ Check if this claim is for a community debt	intoxicated  Other. Specify			
	Is the claim subject to offset?	· ·			
	□ No				
	☐ Yes				V.

Deb	tor 1 Howard Owens 77 First Name Middle Name	OC 1 Last Nam	Filed 08/29/1	6 Entered 0 <b>%/29/11© 15:41</b> :29 <u>Desc Ma</u> Page 25 of 51	ain				
Pa	rt 2: List All of Your NONPRIO	RITY Un:	secured Claims	<del></del>					
	Do any creditors have nonpriority un  No. You have nothing to report in the Yes								
	nonpriority unsecured claim, list the cre	ditor sepa ditor holds	rately for each claim	rder of the creditor who holds each claim. If a creditor has . For each claim listed, identify what type of claim it is. Do not st the other creditors in Part 3.If you have more than three no	list claims already				
	1				Total claim				
4.1	Thomas George Associates, I	.TD	*	Last 4 digits of account number 2 1 0 5	s 15,153.00				
	Nonpriority Creditor's Name P.O. Box 30			When was the debt incurred? $08/25/2016^{\frac{1}{4}}$	\$ 10,100.00				
	Number , Street	NIN/	11701						
	East Northport	NY State	11731 ZIP Code	As of the date you file, the claim is: Check all that apply.					
				Contingent					
	Who incurred the debt? Check one.			☑ Unliquidated					
	Debtor 1 only			<b>☑</b> Disputed					
	Debtor 2 only			Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only  At least one of the debtors and anothe								
	At least one of the dectors and anothe	į		Student loans					
	Check if this claim is for a commu	ınity debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts					
	☑ No □ Yes			Other. Specify Auto					
4.2				Last 4 digits of account number	\$				
	Nonpriority Creditor's Name	<del></del>	<del></del>	When was the debt incurred?	·				
	Number Street								
				As of the date you file, the claim is: Check all that apply.					
	City	State	ZIP Code	Contingent					
	Who incurred the debt? Check one.			Unliquidated					
	Debtor 1 only			☐ Disputed					
	Debtor 2 only			Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only								
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?			Student loans     Obligations arising out of a separation agreement or divorce					
				that you did not report as priority daims					
				Debts to pension or profit-sharing plans, and other similar debts					
	□ No			Other. Specify					
	☐ Yes								
4.3				Last 4 digits of account number					
	Nonpriority Creditor's Name		· · · · · · · · · · · · · · · · · · ·	When was the debt incurred?	\$				
	Number Street			•					
	Hamber Sucot								

City

As of the date you file, the claim is: Check all that apply	<b>/</b> .

Who incurred the debt? Check one. Debtor 1 only

State

ZIP Code

☐ Contingent ☐ Unliquidated ☐ Disputed

Debtor 1 and Debtor 2 only At least one of the debtors and another

Is the claim subject to offset?

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts

☐ No

Debtor 2 only

Other, Specify

☐ Yes

Dahtar	4	

Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main

Document Page 26 of 51

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
		Last 4 digits of account number	\$				
	Nonpriority Creditor's Name	When was the debt incurred?	*				
	Number Street	As of the date you file, the claim is: Check all that apply.					
	City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt Is the claim subject to offset?	<ul> <li>□ Contingent</li> <li>□ Unliquidated</li> <li>□ Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>□ Student loans</li> <li>□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>□ Other. Specify</li> </ul>					
	☐ Yes						
	Nonpriority Creditor's Name	Last 4 digits of account number	\$				
	Number Street	As of the date you file, the claim is: Check all that apply.					
	City State ZIP Code  Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed					
	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes	Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify					
		Last 4 digits of account number	\$				
	Nonpriority Creditor's Name	When was the debt incurred?					
	Number Street	As of the date you file, the claim is: Check all that apply.					
	City State ZIP Code  Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed					
	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify					
	□ No □ Yes						

Debtor 1

Entered 08/29/16 15:19:29 Desc Main Page 27 of 51

List Others to Be Notified About a Debt That You Already Listed

Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. \* 12 6 Liber Mutual Group, Inc On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.1 \_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 175 Berkeley Street Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number 2 1 0 5 Boston MA 02116 City State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? Name Line \_ \_\_\_ of (Check one): Depart 1: Creditors with Priority Unsecured Claims Number Street ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number \_\_\_\_ \_ State ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line \_\_\_\_\_ of (Check one): Derived Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number \_\_\_\_ \_\_\_ State ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number \_\_\_ \_ \_ ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Number ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number \_\_\_ \_\_ \_\_\_ 7IP Code City State On which entry in Part 1 or Part 2 did you list the original creditor? Name Line \_\_\_\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Street Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number \_\_\_ \_\_ \_\_ \_\_ State ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line \_\_\_\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Number ☐ Part 2: Creditors with Nonpriority Unsecured

City

Last 4 digits of account number \_

Claims

State

ZIP Code

Filed 08/29/16 Entered 08/29/16 45:19:29 Desc Main Page 28 of 51

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government		\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d: Other. Add all other priority unsecured claims. Write that amount here.	6d.	+\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$ <u>.                                    </u>	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	<ol> <li>Other. Add all other nonpriority unsecured claims.</li> <li>Write that amount here.</li> </ol>	6i.	+ \$	15,153.00
	6j. Total. Add lines 6f through 6i.	6j.	\$	15,153.00

Official Form 106E/F

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main

	Ouse 1	.0 21011		Doc	ument	Pag	e 29	of 51		14.25	Doc	o iviaii	
Fill in th	nis informati	on to identi	fy your c	ase:				•					
Debtor	Howar	rd Owens	;	•									
	First Name	-	Mide	de Name	Last Name								
Debtor 2 (Spouse If	filing) First Name	ı	Mide	de Name	Last Name	F7							
United St	ates Bankrupto	by Court for the	e: Northe	rn District of Illinoi	is	-		ļ					
Case nun (If known)					<u> </u>								ck if this is a nded filing
Officia	al Form	106G											
Sche	edule (	3: Exe	cuto	ory Cont	racts a	and l	Un	expire	d Le	ases			12/15
information	on. If more s	space is nee	eded, co	e. If two married   py the additional ase number (if kr	page, fill it	iling toge out, num	ther, ber th	both are eq he entries, a	ually resp ind attach	onsible f it to this	or supp page. O	lying con In the top	ect of any
<b>☑</b> ∧	lo. Check thi	s box and file	e this for	s or unexpired lo m with the court w low even if the co	ith your othe								
exan	separately e nple, rent, vo pired leases.	ehicle lease	or comp , cell pho	oany with whom yone). See the inst	you have the tructions for t	e <b>contrac</b> his form i	t or le	ease. Then instruction b	state what poklet for n	each co nore exan	ntract or oples of	r lease is executory	for (for contracts and
Pers	on or comp	any with wh	ıom you	have the contrac	ct or lease			State wha	t the contr	act or lea	ıse is fo	F	
2.1													
Name	e		<u>.</u>	<del>.</del>	<u>.                                    </u>								
¥1	i Circ					<del></del>							
Numl	ber Stree	л											
City			State	ZIP Code	<del></del>								
2.2													
Name	e												
Numb	ber Stree	ıt											
City			State	ZIP Code	<u>.</u>								
2.3													
Name	B												
Numl	ber Stree	it											
City		<u> </u>	State	ZIP Code									
2.4													
Name	e												
Numl	ber Stree	at		<u> </u>									
City	<del>-</del> -		State	ZIP Code									
2.5													
Name	<u></u>												

ZiP Code

State

Number

City

Street

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 30 of 51 Fill in this information to identify your case: **Howard Owens** Debtor 1 First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number ☐ Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No. ☐ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? \_\_\_\_\_\_. Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City ZIP Code State 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or coslgner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F. or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: 3.1 Schedule D, line Name ☐ Schedule E/F, line \_\_\_\_\_ Number Street Schedule G, line State 7IP Code City 3.2 ☐ Schedule D, line Name ☐ Schedule E/F, line \_\_\_\_ Number Street ☐ Schedule G, line \_\_\_\_\_ City State ZIP Code 3.3 ☐ Schedule D, line \_ Name ☐ Schedule E/F, line \_\_\_\_\_ Number Street ☐ Schedule G, line \_\_\_\_\_ City ZIP Code

Fill in this information to identify	your case:			_		
Debtor 1 Howard Owens						
First Name Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Lest Name				
United States Bankruptcy Court for the: I	Northern District of Illinois					
Case number(If known)				Check if t	<del>-</del>	
				_	nended filing plement showing pos	stpetition chapter 13
					e as of the following	
Official Form 106I				MM / E	DD / YYYY	
Schedule I: You	ir Income					12/15
supplying correct information. If you are separated and your spou separate sheet to this form. On the  Part 1: Describe Employm	se is not filing with you, top of any additional pa	do not include in	formation al	out your spo	use. If more space is	needed, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or non-	filing spouse
If you have more than one job, attach a separate page with information about additional	Employment status	Employed			☐ Employed	
employers. Include part-time, seasonal, or		Not employ	/ed		☐ Not employed	
self-employed work.	0	Retired				
Occupation may include student or homemaker, if it applies.	Occupation	<u>romou</u>			-	
	Employer's name	<del></del>			<del></del>	
	Employer's address					
		Number Street			Number Street	
		City	State ZII	Code	City	State ZIP Code
	How long employed the	-	- 0.0.0	0000		ode Zii oode
Part 2: Give Details About	Monthly Income				_	
Estimate monthly income as of spouse unless you are separated.		m. If you have noth	ing to report	for any line, w	rite \$0 in the space. Inc	lude your non-filing
If you or your non-filing spouse ha below. If you need more space, at			ormation for a	all employers f	for that person on the lir	Ies
			Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
<ol><li>List monthly gross wages, sala deductions). If not paid monthly,</li></ol>			2. \$	0.00	\$	
3. Estimate and list monthly over	time pay.		3. +\$	0.00	+ \$	_
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$_	0.00	\$	

Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 32 of 51 number (if known) Case 16-27677

**Howard Owens** Debtor 1 Last Name

		Fo	r Debtor 1	For Debtor 2 or non-filing spouse			
Copy line 4 here	<b>4</b> .	\$_	0.00	\$			
5. List all payroli deductions:							
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$			
5b. Mandatory contributions for retirement plans	5b.	Ψ_ \$	0.00	\$			
5c. Voluntary contributions for retirement plans	5c.	\$_ \$	0.00	\$			
5d. Required repayments of retirement fund loans	5d.	\$_ \$	0.00	\$			
5e. Insurance	5e.	\$_ \$	0.00	\$			
5f. Domestic support obligations	5f.	\$	0.00	\$			
		\$_ \$_	0.00	\$			
5g. Union dues	5g.		0.00	+ \$			
5h. Other deductions. Specify:	5h.	+\$_		т \$			
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$_	0.00	\$			
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	\$			
8. List all other income regularly received:							
8a. Net income from rental property and from operating a business, profession, or farm							
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_	0.00	\$			
8b. Interest and dividends	8b.	\$	0.00	\$			
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent	<b>*_</b>		· · · · · · · · · · · · · · · · · · ·			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$			
8d. Unemployment compensation	8d.	\$_	0.00	\$			
8e. Social Security	8e.	\$_	901.00	\$			
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce 8f.	\$	150.00	\$			
Specify:	01.	*_		Ψ			
8g. Pension or retirement income	8g.	\$_	0.00	\$			
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$	-		
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	1,051.00	\$	]		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	1,051.00	\$0.00	= s <u> </u>	,051.00	
11. State all other regular contributions to the expenses that you list in Scheol Include contributions from an unmarried partner, members of your household, you friends or relatives.			lents, your room	nmates, and other			
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailabl	e to pay expens	es listed in Schedule J.			
Specify:				11.	+ \$	0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain S					<u>\$1</u>	,051.00	
Combined monthly income							
13. Do you expect an increase or decrease within the year after you file this to No.  Yes. Explain:	form?	· 					

		Case 16-27677	Doc 1	Filed 08/29/16 Document	Entered 08/29/16 Page 33 of 51	15:14:29	Desc I	Main
Fi	II in this	information to identify y	our case:					
De	ebtor 1	Howard Owens			Check if	this is		
l n	ebtor 2	First Name	Middle Name	Last Name		mended filing	-	
(S	pouse, if filin	g) First Name	Middle Name	Lest Name	D A sur		_	etition chapter 13
Ur	nited State:	s Bankruptcy Court for the: N	orthem District	of Illinois		nses as of th		
	ase numbe (known)	r			MM /	DD / YYYY	-	
O	fficial	Form 106J						
Ş	che	dule J: You	ır Expe	enses				12/15
info (if k	ormation. (nown).	. If more space is neede Answer every question.	d, attach anoth	arried people are filir er sheet to this form.	ng together, both are equall On the top of any addition	y responsible al pages, writ	e for supplyi e your nam	ing correct e and case number
	rt 1:	Describe Your Hous	ehold		<u></u>			
1. Is	s this a jo	oint case?						
		io to line 2. Joes Debtor 2 live in a se	eparate housel	oold?				
	_	No Yes. Debtor 2 must file	Official Form 1	06J-2, Expenses for S	eparate Household of Debtor	2.		
2. [	)o you ha	ave dependents?	<b>☑</b> No		Dependent's relationship to	De	pendent's	Does dependent live
	Do not list Debtor 2.	Debtor 1 and		ut this information for	Debtor 1 or Debtor 2	ag	e	with you?
_		ite the dependents'	caon copo			<u> </u>		□ No □ Yes
	names.							☐ No
								Yes
								□ No
								∐ Yes
					<del></del> .		<del></del>	Ŭ No □ Yes
								□ No
					·		<del></del>	☐ Yes
•	expenses	expenses include s of people other than and your dependents?	☑ No ☐ Yes					
Par	t 2:	Estimate Your Ongoin	ng Monthly E	xpenses				
ex	timate yo penses a plicable o	s of a date after the ban	bankruptcy fili kruptcy is filed	ng date unless you a . If this is a suppleme	re using this form as a suppental Schedule J, check the	plement in a box at the to	Chapter 13 с p of the forr	case to report n and fill in the
		enses paid for with non-					Your expe	nses
		ance and have included			first mortgage payments and			
4.	any rent	for the ground or lot.	xpenses for yo	ur residence. Niciale	mat mongage paymone and	4.	\$	236.00
	_	cluded in line 4:				<b>4</b> a.	\$	0.00
		al estate taxes	antor'e incuranc	В		4b.	\$	0.00
		pperty, homeowner's, or re me maintenance, repair, a				4c.	\$	0.00
		me maintenance, repair, a meowner's association or				4d.	\$	0.00
	4u. 110	medanici a dagocidudii di	Someon mining (					<u> </u>

Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 34 of 51 Case 16-27677

Debtor 1

**Howard Owens** First Name

Last Name

Case number (if known)\_

Martitional mortgage payments for your residence, such as home equily loans   1				Your expenses	
Utilifies:   6a. Electricity, heat, natural gas   6a. \$ 37.00     6b. Water, sewer, garbage collection   6b. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     6c. Telephone, cell phone, internet, satellite, and cable services   6c. \$ 0.00     7c. Food and housekeeping supplies   7c. \$ 420.00     8c. Childrane and childran's education costs   8c. \$ 0.00     9c. Childrane and childran's education costs   8c. \$ 0.00     9c. Childrane and childran's education costs   8c. \$ 0.00     9c. Childrane and childran's education costs   9c. \$ 0.00     9c. Childrane and dental expenses   10. \$ 0.00	5	Additional martage payments for your residence, such as home equity loans	5	\$	0.00
6.   Electricity, heat, natural gas   37.00			Э.		
B.   Walter, sewer, garbage collection   B.   \$ 0.00	6.		<b>6</b> -	¢	37 00
Se.   Telephana, cell phone, internet, satellite, and cabite services   6c.   5.   0.000		•		<b>5</b>	
Real   Other   Specify				<b>a</b>	
				<b>\$</b>	
				<b>\$</b>	-
	7.	Food and housekeeping supplies	7.	\$	
10.   Personal care products and services   10.   \$   60.00     11.   Medical and dental expenses   11.   \$   60.00     12.   Transportation. Include gas, maintenance, bus or train fare.   12.   \$   40.00     13.   Entartainment, clubs, recreation, newspapers, magazines, and books   13.   \$   80.00     14.   Charitable contributions and religious donations   14.   \$   40.00     15.   Insurance.	8.	Childcare and children's education costs	8.	\$	<del></del>
11. Medical and dental expenses       11. \$       60,00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.       12. \$       40,00         13. Entartainment, clubs, recreation, newspapers, magazines, and books       13. \$       80,00         14. Charitable contributions and religious donations       14. \$       40,00         15. Insurance.       5       0.00         15. Life insurance       15a. Life insurance       15b. \$       0.00         15b. Health insurance       15b. \$       0.00         15c. Vehicle insurance       15c. Vehicle insurance       15c. \$       0.00         15c. Vehicle insurance. Specify	9.	Clothing, laundry, and dry cleaning	9.	\$	
12   Transportation. Include gas, maintenance, bus or train fare, Do not include car payments.   12   \$   40,00     13   Entertainment, clubs, recreation, newspapers, magazines, and books   13   \$   80,00     14   Charitable contributions and religious donations   14   \$   40,00     15   Insurance   15   16   \$   0,00     15   Insurance   15   \$   0,00     16   Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.     17   Installment or lease payments:   17   \$   0,00     17   Installment or lease payments for Vehicle 1   17   \$   0,00     17   Installment or lease payments for Vehicle 2   17   \$   0,00     17   Installment or lease payments for Vehicle 2   17   \$   0,00     17   Installment or lease payments for Vehicle 2   17   \$   0,00     18   Your payments for Vehicle 3   17   \$   0,00     19   Other, Specify:   17   \$   0,00     10   Other, Specify:   17   \$   0,00     10   Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 108).   18   \$   0,00     19   Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 108).   18   \$   0,00     19   Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 108).   18   \$   0,00     20   Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1. Your Income   0,00   0,00     20   Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1. Your Income   0,00   0,00     20   Other real property expenses not included in lines 4 or 5 of this form or on Sche	10.	Personal care products and services	10.	\$	
Do not include car payments.   12.   3   3   3   3   3   3   3   3   3	11.	Medical and dental expenses	11.	\$	60.00
14.   Charitable contributions and religious donations   14.   \$   40.00     15.   Insurance.	12.		12.	\$	40.00
15. Insurance.   15a. Life insurance deducted from your pay or included in lines 4 or 20.   15b. Lealth insurance   15b. \$	13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	80.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance	14.	Charitable contributions and religious donations	14.	\$	40.00
15b. Health insurance	15.				
15c. Vehicle insurance 16c. Vehicle insurance 17c. Vehicle insurance 17c. Vehicle insurance insurance 17c. Vehicle insurance insurance 17c. Vehicle insurance insurance insurance insurance insurance 17c. Vehicle insurance insurance 17c. Vehicle insurance insurance 17c. Vehicle insurance insu		15a. Life insurance	15a.	\$	0.00
15c. Vehicle insurance       15c. \$ 0.00         15d. Other insurance. Specify:		15b. Health insurance	15b.	\$	0.00
15d. Other insurance. Specify:			15c.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:		•		\$	0.00
Specify:				-	
17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:	16.	· · ·	16.	\$	0.00
17a. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify: 17c. \$ 0.00  17d. Other. Specify: 17d. \$ 0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061).  18. \$ 0.00  19. Other payments you make to support others who do not live with you.  Specify: 19. \$ 0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses	17.	Installment or lease payments:			
17c. Other. Specify:		17a. Car payments for Vehicle 1	17a.	\$	0.00
17d. Other. Specify: 17d. \$ 0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. \$ 0.00  19. Other payments you make to support others who do not live with you.  Specify: 19. \$ 0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$ 0.00  20b. Real estate taxes 20b. \$ 0.00  20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00  20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00		17b. Car payments for Vehicle 2	17b.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061).  19. Other payments you make to support others who do not live with you.  Specify:		17c. Other. Specify:	17c.	\$	0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:		17d. Other, Specify:	17d.	\$	0.00
Specify:	18.		18.	\$	0.00
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses  20d. Volume of this form or on Schedule I: Your Income.  20a. \$ 0.00  20b. \$ 0.00  20c. \$ 0.00  20c. \$ 0.00	19.	Other payments you make to support others who do not live with you.			
20a. Mortgages on other property       20a. \$		• •	19.	\$	0.00
20b. Real estate taxes  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00	20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.		
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00		20a. Mortgages on other property	20a.	\$	0.00
20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00		20b. Real estate taxes	20ь.	\$	0.00
200. Wallingtiance, tepan, and upreep expenses		20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20e. Homeowner's association or condominium dues 20e. \$ 0.00		20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
		20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Page 35 of 51 Document **Howard Owens** Debtor 1 Case number (if inown) 0.00 Other. Specify: 22. Calculate your monthly expenses. 1,113.00 22a. Add lines 4 through 21. 22a. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 0.00 22b. 22c. Add line 22a and 22b. The result is your monthly expenses. 1,113.00 22c. 23. Calculate your monthly net income. 1,113.00 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b. 1,051.00 23c. Subtract your monthly expenses from your monthly income. -62.00 The result is your monthly net income.

#### 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

₩ No.

Yes. Explain here:

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main 36 of 51 Fill in this information to identify your case: **Howard Owens** Debtor 1 First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois -(If known) ☐ Check if this is an amended filing Official Form 106Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? □ No Yes. Name of person Cecil Davis . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 MM / DD / YYYY

Entered 08/29/16 15:14:29 Case 16-27677 Doc 1 Filed 08/29/16 Desc Main 27 of 51 Fill in this information to identify your case: **Howard Owens** Debtor 1 First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number ☐ Check if this is an (If known) amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? ■ Married ✓ Not married 2. During the last 3 years, have you lived anywhere other than where you live now? **2** No ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 Debtor 2: **Dates Debtor 2** lived there lived there Same as Debtor 1 Same as Debtor 1 From From \_ Number Number Street To To City State ZIP Code State ZIP Code City Same as Debtor 1 Same as Debtor 1 From \_\_ From Number Street Τo City State ZIP Code State ZIP Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) ☐ No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). **Explain the Sources of Your Income** Part 2: Statement of Financial Affairs for Individuals Filing for Bankruptcy page 1

**Howard Owens** Debtor 1 Case number (if known) 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. MO No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ■ Wages, commissions, ■ Wages, commissions. From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ■ Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31,2015 Operating a business Operating a business Wages, commissions, ■ Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31,2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ☐ No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Sources of income Gross income from Gross income from each source each source Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) Social Security 7,208.00 From January 1 of current year until the date you filed for bankruptcy: Social Security 10,812.00 For last calendar year: (January 1 to December 31,2015) 10,680.00 Social Security For the calendar year before that: (January 1 to December 31,2014

Entered 08/29/16 15:14:29 Desc Main

Page 38 of 51

Case 16-27677

Doc 1

Filed 08/29/16

Document

Case 16-27677

Doc 1

Filed 08/29/16 Document

Entered 08/29/16 15:14:29 Desc Main Page 39 of 51

Debtor 1

6.

Howard Owens
First Name Middle

Middle Name

Last Name

Case number (# known)\_

Part 3:	List Certain Payments You Made Before	You Filed for Bankruptcy

Are eith	er Debtor	1's or Debte	or 2's debt	s primarily co	onsumer debi	ts?		
□ No.	Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?							
	☐ No. Go to line 7.							
	1	total amount	you paid th	at creditor. Do	not include p	\$6,425* or more in one ayments for domestic so nents to an attorney for	or more payments and the upport obligations, such as this bankruptcy case.	
		• •		•		•	after the date of adjustment.	
<b>2</b> Yes	. Debtor 1	or Debtor 2	or both ha	eve primarily	consumer de	bts.		
				-		ay any creditor a total of	\$600 or more?	
	121 No. 6	So to line 7.						
	(	creditor. Do r	not include	payments for o	domestic supp	\$600 or more and the to ourt obligations, such as ey for this bankruptcy ca		
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for
						\$	\$	☐ Mortgage
	Cred	itor's Name				*		Car
								Credit card
	Num	ber Street						Loan repayment
				<del></del>				Suppliers or vendors
								Other
	City		State	ZIP Code				_ •
						•	œ	-
	Cred	itor's Name	<u> </u>			\$	\$	☐ Mortgage
								☐ Car
	Num	ber Street		<del></del>				☐ Credit card
								Loan repayment
								Suppliers or vendors
	City		State	ZIP Code				☐ Other
						•	œ	<b>—</b>
	Cred	itor's Name				\$	\$	Mortgage
								☐ Car
	Num	ber Street						Credit card
								Loan repayment
								Suppliers or vendors
	City		State	ZIP Code				☐ Other

**Howard Owens** Debtor 1 Case number (if known) 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Ø No ☐ Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid Insider's Name Number Street City ZIP Code Insider's Name Number Street ZIP Code State 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of **Total amount** Amount you still Reason for this payment payment pald Include creditor's name Insider's Name Number Street City State ZIP Code Number Street City State ZIP Code

Case 16-27677

Doc 1

Filed 08/29/16

Document

Entered 08/29/16 15:14:29

Page 40 of 51

Entered 08/29/16 15:14:29 Desc Main Case 16-27677 Doc 1 Filed 08/29/16 Document Page 41 of 51 **Howard Owens** Debtor 1 Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☑ No ☐ Yes. Fill in the details. Nature of the case Court or agency Status of the case ☐ Pending Case title Court Name On appeal ☐ Concluded Number Street Case number \_ City State ZIP Code ☐ Pending Case title\_ Court Name On appeal Number Street ☐ Concluded Case number ZIP Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes, Fill in the information below. Describe the property Date Value of the property Creditor's Name

Creditor's Name

Explain what happened

Property was repossessed.

Property was foreclosed.

Property was garnished.

Property was attached, seized, or levied.

Explain what happened

Property was repossessed.Property was foreclosed.Property was garnished.

Property was attached, seized, or levied.

Number Street

State ZIP Code

City

First Name Last Name 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ☑ No ☐ Yes. Fill in the details. Describe the action the creditor took Date action Amount was taken Creditor's Name Number Street State ZIP Code Last 4 digits of account number: XXXX-\_ 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? **☑** No Yes **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you \_

Case 16-27677

**Howard Owens** 

Debtor 1

Doc 1

Filed 08/29/16

Document

Entered 08/29/16 15:14:29 Desc Main

Case number (if known)

Page 42 of 51

**Howard Owens** Debtor 1 Case number (if known) First Name Middle Name Last Name 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☑ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities Describe what you contributed Value Date you that total more than \$600 contributed Charity's Name Street City State ZIP Code Part 6: **List Certain Losses** 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? **☑** No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. **List Certain Payments or Transfers** Part 7: 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No. Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Person Who Was Paid Number Street City ZIP Code State Email or website address Person Who Made the Payment, if Not You

Case 16-27677

Doc 1

Filed 08/29/16

Document

Entered 08/29/16 15:14:29

Page 43 of 51

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 44 of 51

Howard Owens Case number (# known)\_\_\_\_\_\_\_

Debtor 1	How

			Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
Person V	Vho Was Paid					\$
Number	Street	<del>.</del>				
					<del></del>	<b>\$</b>
City	Sta	te ZIP Code				
Email or	website address	<del></del>				
. Person V	Vho Made the Payment	t, if Not You				
Do not inclu			ors or to make payments to your cro ou listed on line 16.  Description and value of any property		Date payment or	Amount of paymer
Person \	Vho Was Paid				transfer was made	
Number				,		\$
Matthe	Sueet					
						•
City	Sta					\$
Within 2 ye transferred Include both Do not include	ars before you fi in the ordinary or outright transfers	led for bankrup course of your b s and transfers m	tcy, did you sell, trade, or otherwise ousiness or financial affairs? leade as security (such as the granting re already listed on this statement.			
Within 2 ye transferred Include both Do not include	ars before you fi in the ordinary of outright transfers de gifts and trans	led for bankrup course of your b s and transfers m	ousiness or financial affairs? nade as security (such as the granting	of a security interest	t or mortgage on your pro	perty).
Within 2 ye transferred Include both Do not inclu	ars before you fi in the ordinary of outright transfers de gifts and trans	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 ye transferred Include both Do not inclu M No M Yes. Fill	ars before you fi in the ordinary of outright transfers de gifts and trans in the details.	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 ye transferred Include both Do not inclu No Yes. Fill Person V	ars before you fi in the ordinary of coutright transfers de gifts and trans in the details.	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 ye transferred Include both Do not include Mo No Person V	ars before you fi in the ordinary of coutright transfers de gifts and trans in the details.	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 ye transferred Include both Do not inclu No Yes. Fill Person V  Number  City Person'	ars before you fi in the ordinary of coutright transfers de gifts and trans in the details.	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 ye transferred Include both Do not include Mo No Person V Number City  Person V Person V	ars before you fi in the ordinary of coutright transfers de gifts and trans in the details.  Who Received Transfer  Street  Sta	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer
Within 2 yestransferred include both Do not include Mo Yes. Fill Person V	ars before you fi in the ordinary of coutright transfers de gifts and trans in the details.  Who Received Transfer  Street  Sta s relationship to you  Who Received Transfer	iled for bankrup course of your b s and transfers m fers that you hav	pusiness or financial affairs?  lade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest  Describe any pro	t or mortgage on your pro	perty). Date transfer

Document Page 45 of 51 **Howard Owens** Debtor 1 Case number (# known) First Name Middle Na Last Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) **☑** No  $f \square$  Yes. Fill in the details. Date transfer Description and value of the property transferred was made Name of trust Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. **12** No Yes. Fill in the details. Type of account or Last 4 digits of account number Date account was I ast balance before instrument closed, sold, moved. closing or transfer or transferred Name of Financial Institution ☐ Checking XXXX-Savings Number Street ■ Money market ■ Brokerage City State ZIP Code Other\_ ☐ Checking XXXX-Name of Financial Institution ☐ Savings Money market Number Street ■ Brokerage Other State ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? **W** No A Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? ☐ No ☐ Yes Name of Financial Institution Name Number Street Number Street City State

City

State

ZIP Code

Case 16-27677

Doc 1

Filed 08/29/16

Entered 08/29/16 15:14:29

	Case 16-27677	Doc 1	Filed 08/29/16 Document	Entered Page 46		Desc Main	
Debtor 1	Howard Owens First Name Middle Name	Last N	Last Name Case number (# known)				
22. Have		orage unit o	r place other than your	home within	1 year before you filed for bar	nkruptcy?	
	Yes. Fill in the details.						
			Who else has or had acc	ess to it?	Describe the contents		Do you still have it?
	Name of Storage Facility		Name				□ No □ Yes
	Number Street		Number Street		•		
			CityState ZIP Code				
	City State	ZIP Code					
Part 9	Identify Property V	You Hold o	r Control for Someo	ne Else			
or l	you hold or control any prop hold in trust for someone. No Yes. Fill in the details.	perty that so	meone else owns? inc Where is the property?	lude any prop	Perty you borrowed from, are some borrowed from are some borrowed from are some borrowed from are some borrowed from a secretary and the property		'alue
	Owner's Name				·	\$	
Number Street			Number Street		<del></del>		
					<del></del>		
	City State	ZIP Code	City	State ZIP Cod	le		
Part 1	10: Give Details About	Environm	ental Information				
	e purpose of Part 10, the follo	· · · · · · · · · · · · · · · · · · ·	· · · · ·			•	
<i>Ent</i> haz (nc	vironmental law means any f zardous or toxic substances, luding statutes or regulation	ederal, state wastes, or s controlling	e, or local statute or reg material into the air, la g the cleanup of these	nd, soil, surfa substances, v	•	ner medium,	
S <i>ite</i> util	e means any location, facility lize it or used to own, operat	, or propert e, or utilize i	y as defined under any it, including disposal si	environment ites.	al law, whether you now own,	, operate, or	
Haz		hing an env	rironmental law defines	as a hazardo	us waste, hazardous substan	ice, toxic	
Repor	t all notices, releases, and pr	roceedings (	that you know about, re	egardless of v	when they occurred.		
24. Has	s any governmental unit notif	fied you that	t you may be liable or p	otentially liab	le under or in violation of an	environmental law	?
	No Yes, Fill in the details.						
			Governmental unit	E	nvironmental law, if you know it	Da	te of notice
	Name of site	<del></del>	Governmental unit			-	
	Number Street		Number Street	<del></del> _			
		·	City State 2	ZIP Code			
	City State	7)P Code					

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 47 of 51 **Howard Owens** Debtor 1 Case number (# known) Last Name 25. Have you notified any governmental unit of any release of hazardous material? M No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State ZIP Code City State ZIP Code 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. ☐ Yes. Fill in the details. Status of the Nature of the case Court or agency case Case title\_ ☐ Pending Court Name On appeal ☐ Concluded Number Street Case number State ZIP Code Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Rusiness Name Number Street Dates business existed Name of accountant or bookkeeper From \_\_\_\_ To \_\_\_\_ State ZIP Code **Employer Identification number** Describe the nature of the business Do not include Social Security number or ITIN. Business Name Number Street Dates business existed Name of accountant or bookkeeper From \_\_\_\_\_ To \_\_\_\_

City

State

ZIP Code

Page 48 of 51 Document **Howard Owens** Debtor 1 Case number (# known) First Name **Employer Identification number** Describe the nature of the business Do not include Social Security number or ITIN. Business Name Number Street Name of accountant or bookkeeper Dates business existed From \_\_\_ To \_ City State ZIP Code 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. **Date issued** Name MM/DD/YYYY Number Street City ZIP Code Sign Below Part 12: I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1538, and 3571. Signature of Debtor 2 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? Ø No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ No Yes. Name of person Cecil Davis Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Entered 08/29/16 15:14:29

Case 16-27677

Doc 1

Filed 08/29/16

Entered 08/29/16 15:14:29 Case 16-27677 Doc 1 Filed 08/29/16 Document Page 49 of 51 Fill in this information to identify your case: **Howard Owens** Debtor 1 First Name Middle Name Last Name Debtor 2 Last Name (Spouse, if filing) First Name Middle Name • United States Bankruptcy Court for the: Northern District of Illinois ☐ Check if this is an Case number amended filing (if known) Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: reditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **List Your Creditors Who Have Secured Claims** 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. What do you intend to do with the property that Did you claim the property Identify the creditor and the property that is collateral as exempt on Schedule C? secures a debt? □ No Creditor's Surrender the property. None name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: □ No Creditor's Surrender the property. name: Retain the property and redeem it. ☐ Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: \_\_\_ □ No Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: \_ ☐ No Creditor's ☐ Surrender the property. name: Retain the property and redeem it. ☐ Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt:

Retain the property and [explain]:

Entered 08/29/16 15:14:29 Desc Main Case 16-27677 Doc 1 Filed 08/29/16 Page 50 of 51 (If known) Document **Howard Owens** 

Middle Name Last Name

Deptoi	

Part 2:	List Your Unexpired Personal Property Leases
raitz	List tour Oliexpired   Cisonar   Toperty Ecases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No □ Yes
Description of leased property:		<b>1</b> 165
Lessor's name:		□ No .
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
art 3: Sign Below		
Under penalty of perjury, I declare that I have indicated personal property that is subject to an unexpired lease	I my intention about any property of my estate the	at secures a debt and any
* Howard During		
Signature of Debtor 1	Signature of Debtor 2  Date	
Date MMI DD I YYYY	MM/ DD / YYYY	

Case 16-27677 Doc 1 Filed 08/29/16 Entered 08/29/16 15:14:29 Desc Main Document Page 51 of 51

THOMAS GEORGE ASSOCIATES LTD P.O. BOX 30 EAST NORTHPORT NY 11731

LIBERITY MUTUAL GROUP INC 175 BERKELEY STREET BOSTON MA 02116